

# NEW FEMA FLOOD INSURANCE RATE MAPS EFFECTIVE SOON

*Property owners encouraged to view maps, know risk*

Towns throughout Middlesex County, including Arlington and Cambridge, are receiving updated flood hazard maps as part of the Federal Emergency Management Agency's nationwide Map Modernization Program. The Arlington and Cambridge maps, currently in draft form, are scheduled to become effective on June 4, 2010.

There will be public informational meetings for interested Arlington and Cambridge residents and property owners on

Monday, April 26<sup>th</sup> at 6:30  
Matignon High School (cafeteria)  
1 Matignon Road, Cambridge.

The meetings will allow attendees to view the new maps, understand how their properties may be affected and learn more about financial steps that they may need to take to protect their investment. Residents and property owners will have an opportunity to discuss recent flooding events.

Flood hazard maps, also known as Digital Flood Insurance Rate Maps (DFIRMs), indicate whether properties are in areas of high, moderate or low flood risk. In reviewing the new Arlington and Cambridge maps, many property owners may find that their risk is higher or lower than they thought. If the risk level for a property changes, so may the requirement to carry flood insurance.

Those who have a federally backed mortgage, or plan to refinance with a federally backed lender, will be required to purchase flood insurance if they find that their home is newly shown in a high-risk flood area known as a Special Flood Hazard Area on the updated maps. Purchasing flood insurance before the flood maps become effective will lock in the lower-risk zone and could lead to significant savings. Residents are urged to contact their insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about how and where to get a policy.

Residents should look at the new preliminary flood maps to both become familiar with the flood risks in their community and to see whether their flood zone has changed. The maps for Cambridge can be viewed at Cambridge DPW, 147 Hampshire Street and Cambridge Public Library branches or online at

<http://www.cambridgema.gov/TheWorks/stormwater/fema.html>.

The maps for Arlington can be viewed at the Planning Office at Town Hall, 730 Massachusetts Avenue or online at

[http://www.arlingtonma.gov/Public\\_Documents/ArlingtonMA\\_Planning/floodmaps/index](http://www.arlingtonma.gov/Public_Documents/ArlingtonMA_Planning/floodmaps/index).

Each town received both a paper copy and a digital copy of the new maps to share with their residents for review before they become finalized.

For more information contact:

- Catherine Daly Woodbury, Cambridge DPW at 617-349-4818 or [cwoodbury@cambridgema.gov](mailto:cwoodbury@cambridgema.gov)
- Michael Rademacher, P.E., Arlington DPW at 781-316-3320 or [mrademacher@town.arlington.ma.us](mailto:mrademacher@town.arlington.ma.us)

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